

In re:  
Michele Ann Bartchak  
Debtor

Case No. 24-12679-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Nov 15, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2024:**

Recip ID	Recipient Name and Address
db	+ Michele Ann Bartchak, 5169 Old Carriage Road, Northampton, PA 18067-9371
14912192	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court:, People First Federal Credit Union, 2141 Downyflake Lane, Allentown, PA 18103

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 16 2024 00:35:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 16 2024 00:36:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14912183	+ Email/Text: bk@avant.com	Nov 16 2024 00:36:00	Avant LLC, Attn: Bankruptcy, 222 W Merchandise Mart Plaza, Ste 900, Chicago, IL 60654-1105
14912184	+ EDI: CAPITALONE.COM	Nov 16 2024 05:21:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14912189	EDI: CITICORP	Nov 16 2024 05:21:00	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
14912185	+ EDI: PHINAMERI.COM	Nov 16 2024 05:27:00	GM Financial, Attn: Bankruptcy, P.O. Box 183853, Arlington, TX 76096-3853
14912186	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 16 2024 00:35:00	Kohl's, Attn: Credit Administrator, P.O. Box 3043, Milwaukee, WI 53201-3043
14912187	Email/Text: bk@lendmarkfinancial.com	Nov 16 2024 00:35:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
14912188	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 16 2024 00:35:00	Loancare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14912190	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 16 2024 00:43:14	Merrick Bank Corp, P.O. Box 9201, Old Bethpage, NY 11804-9001
14912191	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 16 2024 00:35:00	NMAC, Attn: Bankruptcy, P.O. Box 660360, Dallas, TX 75266-0360
14912193	+ EDI: SYNC	Nov 16 2024 05:21:00	Syncb/Old Navy, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14912194	+ EDI: SYNC	Nov 16 2024 05:21:00	Syncb/Pandora, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14912195	+ EDI: SYNC	Nov 16 2024 05:21:00	Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 14

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2024 at the address(es) listed below:

Name	Email Address
DAVID W. TIDD	on behalf of Debtor Michele Ann Bartchak bankruptcy@davidtiddlaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Michele Ann Bartchak</u>	Social Security number or ITIN	xxx-xx-9679
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-12679-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michele Ann Bartchak

11/14/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**